IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Laurence E. Holt

Application No.: 09/683,292 (CONF 8482)

Filed: 12/10/2001

Title: Payment to user for access to user information

by others

Attorney Docket No.: 1044.012US1

Group Art Unit:

3622

Examiner:

John L. Young

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Assistant Commissioner for Patents Washington, D.C. 20231

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action of April 13, 2004, please amend this application as follows, and consider the following remarks.